## State of Washington Office of Insurance Commissioner 2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Products Liability

All Dollars in Thousands

Rank   Company Name   Code   Dom   Written   Share   Eamed	Direct Losses	Loss
2 Federal Ins Co 3 North American Specialty Ins Co 29874 NH \$2.596 7.97% \$2.090 4 Zurich American Specialty Ins Co 16555 NY \$2.177 6.69% \$2.233 5 National Surety Corp 21881 IL \$1.471 4.52% \$1.229 6 Cornhusker Cas Co 20044 NE \$1.343 4.13% \$846 7 American Guarantee & Liability Ins 26247 NY \$1.315 4.04% \$1.419 8 American States Ins Co 19704 IN \$1.269 3.30% \$1.210 9 Electric Ins Co 21261 MA \$1.252 3.55% \$1.100 10 Universal Underwriters ins Co 113935 MN \$1.252 3.55% \$1.100 10 Universal Underwriters ins Co 113935 MN \$8.28 2.54% \$7.78 12 Wausau Underwriters Ins Co 13935 MN \$8.28 2.54% \$7.78 12 Wausau Underwriters Ins Co 13935 MN \$8.28 2.54% \$7.78 13 Royal Ins Co O' Amer 26990 IL \$663 2.04% \$926 14 Western Natl Assur Co 24465 WA \$5.74 1.76% \$5.74 15 Capitol Ind Corp 10 Tourner Corp 11 Corp Multin Co 12 10 Insurance Corp Of Hannover 17 15 Capitol Ind Corp 10 Tourner Corp 11 15 Electric Ins Co 23043 MA \$476 1.46% \$405 11 Liberty Mult Fire Ins Co 23043 MA \$367 1.13% \$5.52 20 Great Northern Ins Co 24495 IN \$363 1.11% \$5.22 20 Great Northern Ins Co 23035 MA \$367 1.13% \$351 21 Twin City Fire Ins Co 23035 MA \$367 1.13% \$351 21 Twin City Fire Ins Co 24495 IN \$363 1.11% \$363 21 Twin City Fire Ins Co 24495 IN \$363 1.11% \$363 21 Twin City Fire Ins Co 24495 IN \$363 1.11% \$363 21 Twin City Fire Ins Co 24495 IN \$363 1.11% \$324 20 Great Northern Ins Co 24495 IN \$363 1.11% \$324 20 Great Northern Ins Co 24054 IN \$363 1.11% \$324 20 Great Northern Ins Co 24074 OH \$287 0.88% \$339 23 Oregon Automobile Ins Co 24495 IN \$363 1.11% \$342 20 Great Northern Mescur Co 24696 IN \$360 0.68% \$329 25 US Fidelity & Guaranty Co 24697 IN \$360 0.68% \$329 26 Hartford Fire In Co 24697 IN \$360 0.68% \$329 26 Hartford Fire In Co 24697 IN \$360 0.68% \$329 27 North Pacific Ins Co 24697 IN \$360 0.68% \$329 38 Republic Ins Co 24690 DE \$152 0.38% \$397 39 Republic Ins Co 24678 DE \$152 0.38% \$397 37 Nationwide Mult Ins Co 24678 DE \$152 0.38% \$397 37 Nationwide Mult Ins Co 24678 DE \$152 0.38% \$397 37 Nationwide Mult Ins Co 24678 DE \$152 0.38% \$397	Incurred	Ratio(1)
3 North American Specialty Ins Co	\$4,371	76.84%
4 Zurich American Ins Co 16535 NY \$2,177 6,68% \$2,233 5 National Surety Corp 21881 IL \$1,471 4,52% \$1,228 6 Cornhusker Cas Co 20044 NE \$1,343 4,13% \$846 7 American Guarantee & Liability Ins 26247 NY \$1,315 4,04% \$1,419 8 American States Ins Co 19704 IN \$1,269 3,30% \$1,210 9 Electric Ins Co 21261 MA \$1,269 3,30% \$1,210 0 Universal Underwriters Ins Co 41181 KS \$1,243 3,82% \$1,100 10 Universal Underwriters Ins Co 41181 KS \$1,243 3,82% \$1,100 11 Federated Mut Ins Co 13935 MN \$828 2,54% \$778 12 Wausau Underwriters Ins Co 26042 WI \$751 2,31% \$722 13 Royal Ins Co Of Amer 26980 IL \$663 2,04% \$926 14 Western Natl Assur Co 24465 WA \$574 1,76% \$574 15 Capitol Ind Corp 10472 WI \$552 1,80% \$292 16 Insurance Corp Of Hannover 37257 IL \$476 1,46% \$405 17 Liberty Mut Ins Co 23043 MA \$476 1,46% \$512 18 Si Paul Mercury Ins Co 24791 MN \$473 1,45% \$401 19 Liberty Mut Firs Ins Co 23043 MA \$394 1,21% \$522 0 Great Northern Ins Co 23035 MA \$394 1,21% \$528 20 Great Northern Ins Co 23033 MN \$367 1,13% \$351 11 Time Co 24791 MN \$473 1,45% \$401 19 Liberty Mut Fire Ins Co 249459 IN \$363 1,11% \$352 20 Great Northern Ins Co 24474 OH \$287 0,88% \$339 21 Twin City Fire Ins Co 24474 PA \$251 0,77% \$230 22 Orgon Automobile Ins Co 23943 MD \$234 22 Ohio Cas Ins Co 24047 OH \$287 0,88% \$339 23 Orgon Automobile Ins Co 24191 PA \$251 0,77% \$230 25 US Felicity & Guaranty Co 24497 PA \$251 0,77% \$230 25 US Felicity & Guaranty Co 24495 PA \$450 0,55% \$115 31 Royal Ins Co 34040 PA \$251 0,77% \$230 35 Ranger Ins Co 34047 OH \$287 0,88% \$339 35 PA \$401 35 Ranger Ins Co 34047 OH \$287 0,88% \$339 35 PA \$401 36 Republic Ins Co 34047 OH \$287 0,88% \$339 35 PA \$401 37 Northern Ins Co 34047 OH \$287 0,88% \$339 35 PA \$401 38 Paul Ins Co 34047 OH \$287 0,88% \$339 35 PA \$401 36 Paul Ins Co 34047 OH \$287 0,88% \$339 36 PA \$401 37 Northern Ins Co 34047 OH \$287 0,88% \$339 36 PA \$401 37 Northern Ins Co 34047 OH \$401 38 Paul Ins Co 34047 OH \$401 38 Paul Ins Co 34047 OH \$401	\$3,169	116.75%
5 National Surety Corp         21881         IL         \$1.471         4.52%         \$1.229           6 Cornhusker Cas Co         20044         NE         \$1.343         4.13%         \$846           7 American Guarantee & Liability Ins         20247         NY         \$1,315         4.04%         \$1,419           8 American States Ins Co         19704         IN         \$1,269         3.90%         \$1,210           9 Electric Ins Co         21261         MA         \$1,252         3.85%         \$1,100           10 Universal Underwriters Ins Co         41181         KS         \$1,243         3.82%         \$1,181           11 Federated Mut Ins Co         1333         MN         \$828         2.54%         \$778           12 Wausau Underwriters Ins Co         26042         WI         \$751         2.31%         \$772           13 Royal Ins Co Of Amer         26980         IL         \$663         2.04%         \$926           14 Western Natl Assur Co         24465         WA         \$574         1.76%         \$574           15 Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%	\$101	4.85%
6 Comhusker Cas Co 7 American Guarante & Liability Ins 7 American Guarante & Liability Ins 8 American States Ins Co 19704 IN \$1,315 4,04% \$1,419 8 American States Ins Co 19704 IN \$1,269 3,90% \$1,210 9 Electric Ins Co 21261 MA \$1,252 3,85% \$1,100 10 Universal Underwriters Ins Co 119704 IN \$1,269 3,90% \$1,210 9 Electric Ins Co 21261 MA \$1,252 3,85% \$1,100 10 Universal Underwriters Ins Co 141181 KS \$1,243 3,82% \$1,181 11 Federated Mult Ins Co 13935 MN \$228 2,54% \$778 12 Wausau Underwriters Ins Co 126042 WI \$751 2,31% \$722 13 Royal Ins Co Ol Amer 126980 IL \$663 2,04% \$926 14 Western Natl Assur Co 14465 WA \$574 1,76% \$574 15 Capitol Ind Corp 10472 WI \$552 1,60% \$292 16 Insurance Corp Of Hannover 137257 IL \$476 1,46% \$405 17 Liberty Mult Ins Co 23043 MA \$476 1,46% \$5112 18 St Paul Mercury Ins Co 24791 MN \$473 1,45% \$401 19 Liberty Mul Fire Ins Co 23035 MA \$394 1,21% \$528 20 Great Northerm Ins Co 23033 MN \$367 1,13% \$525 21 Twin City Fire Ins Co 24074 OH \$287 0,88% \$339 21 Twin City Fire Ins Co 24174 PA \$257 0,88% \$339 22 Orlo Cas Ins Co 24174 PA \$257 0,88% \$339 23 Oregon Automobile Ins Co 24197 PA \$257 0,88% \$339 24 Old Republic Ins Co 24197 PA \$257 0,88% \$339 25 Orlo Cas Ins Co 24197 PA \$257 0,88% \$359 24 Old Republic Ins Co 241982 OR \$276 0,88% \$339 25 US Fidelity & Guaranty Co 25887 MD \$234 0,77% \$230 26 Hartford Fire In Co 24654 DE \$166 0,55% \$171 29 XL Ins Amer Inc 24554 DE \$156 0,43% \$126 31 Security Natl Ins Co 24679 DE \$156 0,43% \$136 31 Security Natl Ins Co 24670 DE \$157 0,43% \$136 32 Serity Select Ins Co 24670 DE \$157 0,43% \$133 34 Globe Ind Co 24678 DE \$157 0,43% \$357 37 Nationwide Mult Ins Co 24777 MN \$150 0,33% \$357 38 St Paul Ind Cord	\$2,961	132.60%
7 American Guarantee & Liability Ins 8	\$3,121	254.03%
8 American States Ins Co 19704 IN \$1,269 3.90% \$1,210 9 Electric Ins Co 21261 MA \$1,252 3.85% \$1,100   10 Universal Underwriters Ins Co 41181 KS \$1,243 3.82% \$1,181   11 Federated Mut Ins Co 13935 MN \$288 2.54% \$7.78   12 Wausau Underwriters Ins Co 126042 WI \$751 2.31% \$772   13 Royal Ins Co Of Amer 26990 IL \$663 2.04% \$926   14 Western Natl Assur Co 24465 WA \$574 1.76% \$574   15 Capitol Ind Corp 10472 WI \$552 1.60% \$292   16 Insurance Corp Of Hannover 37257 IL \$476 1.46% \$405   17 Liberty Mut Ins Co 23043 MA \$476 1.46% \$512   18 St Paul Mercury Ins Co 24791 MN \$473 1.45% \$401   19 Liberty Mut Fire Ins Co 23035 MA \$394 1.21% \$528   20 Great Northern Ins Co 23035 MA \$394 1.21% \$528   20 Great Northern Ins Co 29459 IN \$363 1.11% \$342   20 Ohio Cas Ins Co 24074 OH \$287 0.88% \$339   23 Oregon Automobile Ins Co 24147 PA \$251 0.77% \$230   25 US Fidelity & Guaranty Co 28887 MD \$234 0.72% \$226   26 Hartford Fire In Co 28887 MD \$234 0.72% \$226   27 North Pacific Ins Co 29484 DE \$166 0.51% \$119    28 American Home Assur Co 19882 CT \$219 0.67% \$136    28 American Home Assur Co 19889 DF X \$155 0.48% \$193    28 American Home Assur Co 19889 DF X \$156 0.48% \$193    30 Ranger ins Co 24678 DE \$156 0.48% \$193    31 Security Natl Ins Co 19895 NY \$150 0.35% \$193    32 Sentry Select Ins Co 24678 DE \$122 0.38% \$97    33 Royal Ind Co 24475 MN \$106 0.33% \$327	\$169	20.04%
9 Electric Ins Co	\$648	45.68%
10 Universal Underwriters Ins Co	\$383	31.60%
11 Federated Mut Ins Co         13935         MN         \$828         2.54%         \$778           12 Wausau Underwriters Ins Co         26042         WI         \$751         2.31%         \$722           13 Royal Ins Co Of Amer         26980         IL         \$663         2.04%         \$926           14 Western Natl Assur Co         24465         WA         \$574         1.76%         \$574           15 Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17 Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         23035         MA         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$34	\$1,372	124.74%
12 Wausau Underwriters Ins Co         26042         WI         \$751         2.31%         \$722           13 Royal Ins Co Of Amer         26980         IL         \$663         2.04%         \$926           14 Western Natl Assur Co         24465         WA         \$574         1.76%         \$574           15 Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17 Liberty Mut Fis Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           0 Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           21 Twin City Fire Ins Co         29459         IN         \$363         1.11%         \$342	\$665	56.31%
13         Royal Ins Co Of Amer         26980         IL         \$663         2.04%         \$926           14         Western Natl Assur Co         24465         WA         \$574         1.76%         \$574           15         Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16         Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17         Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18         St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19         Liberty Mut Fire Ins Co         23035         MA         \$334         1.21%         \$528           20         Great Northern Ins Co         23035         MA         \$334         1.21%         \$528           20         Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21         Twin City Fire Ins Co         29459         IN         \$363         1.11%         \$342           20         Dio Cas Ins Co         29459         IN         \$363         1.11%         \$342	\$196	25.27%
14 Western Natl Assur Co         24465         WA         \$574         1.76%         \$574           15 Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17 Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         29459         IN         \$363         1.17%         \$236	\$305	42.31%
15 Capitol Ind Corp         10472         WI         \$522         1.60%         \$292           16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17 Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         23033         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           24 Old Republic Ins Co         23922         OR         \$276         0.85%         \$158           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136	\$3,422	369.51%
16 Insurance Corp Of Hannover         37257         IL         \$476         1.46%         \$405           17 Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           24 Old Republic Ins Co         24147         PA         \$251         0.77%         \$230           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72% <td< td=""><td>\$3,601</td><td>627.29%</td></td<>	\$3,601	627.29%
17 Liberty Mut Ins Co         23043         MA         \$476         1.46%         \$512           18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           24 Old Republic Ins Co         24147         PA         \$251         0.77%         \$230           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136           27 North Pacific Ins Co         23892         OR         \$209         0.64%         \$291	\$47	16.25%
18 St Paul Mercury Ins Co         24791         MN         \$473         1.45%         \$401           19 Liberty Mut Fire Ins Co         23035         MA         \$394         1.21%         \$528           20 Great Northern Ins Co         20303         MN         \$367         1.13%         \$351           21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           24 Old Republic Ins Co         24147         PA         \$251         0.77%         \$230           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136           27 North Pacific Ins Co         23892         OR         \$209         0.64%         \$291           28 American Home Assur Co         19380         NY         \$180         0.55%         \$171           30 Ranger Ins Co         24545         DE         \$166         0.51%         \$119 <td>(\$31)</td> <td>(7.75)%</td>	(\$31)	(7.75)%
19 Liberty Mut Fire Ins Co 23035 MA \$394 1.21% \$528 20 Great Northern Ins Co 20303 MN \$367 1.13% \$351 21 Twin City Fire Ins Co Co 29459 IN \$363 1.11% \$342 22 Ohio Cas Ins Co 24074 OH \$287 0.88% \$339 23 Oregon Automobile Ins Co 23922 OR \$276 0.85% \$158 24 Old Republic Ins Co 24147 PA \$251 0.77% \$230 25 US Fidelity & Guaranty Co 25887 MD \$234 0.72% \$226 26 Hartford Fire In Co 19682 CT \$219 0.67% \$136 27 North Pacific Ins Co 23892 OR \$279 0.64% \$291 28 American Home Assur Co 19380 NY \$180 0.55% \$171 29 XL Ins Amer Inc 24554 DE \$166 0.51% \$119 30 Ranger Ins Co 24384 DE \$156 0.48% \$126 31 Security Natl Ins Co 19879 TX \$153 0.47% \$193 32 Sentry Select Ins Co 22667 PA \$137 0.42% \$130 35 Atlantic Mut Ins Co 24678 DE \$127 0.38% \$108 397 37 Nationwide Mut Ins Co 23787 OH \$115 0.35% \$91	\$2,055	401.65%
20 Great Northern Ins Co       20303       MN       \$367       1.13%       \$351         21 Twin City Fire Ins Co Co       29459       IN       \$363       1.11%       \$342         22 Ohio Cas Ins Co       24074       OH       \$287       0.88%       \$339         23 Oregon Automobile Ins Co       23922       OR       \$276       0.85%       \$158         24 Old Republic Ins Co       24147       PA       \$251       0.77%       \$230         25 US Fidelity & Guaranty Co       25887       MD       \$234       0.72%       \$226         26 Hartford Fire In Co       19682       CT       \$219       0.67%       \$136         27 North Pacific Ins Co       23892       OR       \$209       0.64%       \$291         28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$14	\$3,322	828.28%
21 Twin City Fire Ins Co Co         29459         IN         \$363         1.11%         \$342           22 Ohio Cas Ins Co         24074         OH         \$287         0.88%         \$339           23 Oregon Automobile Ins Co         23922         OR         \$276         0.85%         \$158           24 Old Republic Ins Co         24147         PA         \$251         0.77%         \$230           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136           27 North Pacific Ins Co         23892         OR         \$209         0.64%         \$291           28 American Home Assur Co         19380         NY         \$180         0.55%         \$171           29 XL Ins Amer Inc         24554         DE         \$166         0.51%         \$119           30 Ranger Ins Co         24384         DE         \$156         0.48%         \$126           31 Security Natl Ins Co         19879         TX         \$153         0.47%         \$193           32 Sentry Select Ins Co         21180         WI         \$144         0.44%         \$149	\$500	94.78%
22 Ohio Cas Ins Co       24074       OH       \$287       0.88%       \$339         23 Oregon Automobile Ins Co       23922       OR       \$276       0.85%       \$158         24 Old Republic Ins Co       24147       PA       \$251       0.77%       \$230         25 US Fidelity & Guaranty Co       25887       MD       \$234       0.72%       \$226         26 Hartford Fire In Co       19682       CT       \$219       0.67%       \$136         27 North Pacific Ins Co       23892       OR       \$209       0.64%       \$291         28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.38%       \$108 <td>(\$48)</td> <td>(13.70)%</td>	(\$48)	(13.70)%
23 Oregon Automobile Ins Co       23922       OR       \$276       0.85%       \$158         24 Old Republic Ins Co       24147       PA       \$251       0.77%       \$230         25 US Fidelity & Guaranty Co       25887       MD       \$234       0.72%       \$226         26 Hartford Fire In Co       19682       CT       \$219       0.67%       \$136         27 North Pacific Ins Co       23892       OR       \$209       0.64%       \$291         28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$97	\$500	146.34%
24 Old Republic Ins Co         24147         PA         \$251         0.77%         \$230           25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136           27 North Pacific Ins Co         23892         OR         \$209         0.64%         \$291           28 American Home Assur Co         19380         NY         \$180         0.55%         \$171           29 XL Ins Amer Inc         24554         DE         \$166         0.51%         \$119           30 Ranger Ins Co         24384         DE         \$156         0.48%         \$126           31 Security Natl Ins Co         19879         TX         \$153         0.47%         \$193           32 Sentry Select Ins Co         21180         WI         \$144         0.44%         \$149           33 Ace American Ins Co         22667         PA         \$137         0.42%         \$113           34 Globe Ind Co         24600         DE         \$127         0.39%         \$130           35 Atlantic Mut Ins Co         19895         NY         \$125         0.38%         \$108	\$62	18.16%
25 US Fidelity & Guaranty Co         25887         MD         \$234         0.72%         \$226           26 Hartford Fire In Co         19682         CT         \$219         0.67%         \$136           27 North Pacific Ins Co         23892         OR         \$209         0.64%         \$291           28 American Home Assur Co         19380         NY         \$180         0.55%         \$171           29 XL Ins Amer Inc         24554         DE         \$166         0.51%         \$119           30 Ranger Ins Co         24384         DE         \$156         0.48%         \$126           31 Security Natl Ins Co         19879         TX         \$153         0.47%         \$193           32 Sentry Select Ins Co         21180         WI         \$144         0.44%         \$149           33 Ace American Ins Co         22667         PA         \$137         0.42%         \$113           34 Globe Ind Co         24600         DE         \$127         0.39%         \$130           35 Atlantic Mut Ins Co         19895         NY         \$125         0.38%         \$108           36 Royal Ind Co         24678         DE         \$122         0.38%         \$97           37 Natio	\$75	47.50%
26 Hartford Fire In Co       19682       CT       \$219       0.67%       \$136         27 North Pacific Ins Co       23892       OR       \$209       0.64%       \$291         28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327 <td>\$16</td> <td>6.88%</td>	\$16	6.88%
27 North Pacific Ins Co       23892       OR       \$209       0.64%       \$291         28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$50	22.14%
28 American Home Assur Co       19380       NY       \$180       0.55%       \$171         29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$6,876	5042.65%
29 XL Ins Amer Inc       24554       DE       \$166       0.51%       \$119         30 Ranger Ins Co       24384       DE       \$156       0.48%       \$126         31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$332	114.14%
30 Ranger Ins Co     24384     DE     \$156     0.48%     \$126       31 Security Natl Ins Co     19879     TX     \$153     0.47%     \$193       32 Sentry Select Ins Co     21180     WI     \$144     0.44%     \$149       33 Ace American Ins Co     22667     PA     \$137     0.42%     \$113       34 Globe Ind Co     24600     DE     \$127     0.39%     \$130       35 Atlantic Mut Ins Co     19895     NY     \$125     0.38%     \$108       36 Royal Ind Co     24678     DE     \$122     0.38%     \$97       37 Nationwide Mut Ins Co     23787     OH     \$115     0.35%     \$91       38 St Paul Guardian Ins Co     24775     MN     \$106     0.33%     \$327	\$61	35.56%
31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$108	90.16%
31 Security Natl Ins Co       19879       TX       \$153       0.47%       \$193         32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$159	126.47%
32 Sentry Select Ins Co       21180       WI       \$144       0.44%       \$149         33 Ace American Ins Co       22667       PA       \$137       0.42%       \$113         34 Globe Ind Co       24600       DE       \$127       0.39%       \$130         35 Atlantic Mut Ins Co       19895       NY       \$125       0.38%       \$108         36 Royal Ind Co       24678       DE       \$122       0.38%       \$97         37 Nationwide Mut Ins Co       23787       OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775       MN       \$106       0.33%       \$327	\$7	3.82%
33 Ace American Ins Co     22667 PA     \$137     0.42%     \$113       34 Globe Ind Co     24600 DE     \$127     0.39%     \$130       35 Atlantic Mut Ins Co     19895 NY     \$125     0.38%     \$108       36 Royal Ind Co     24678 DE     \$122     0.38%     \$97       37 Nationwide Mut Ins Co     23787 OH     \$115     0.35%     \$91       38 St Paul Guardian Ins Co     24775 MN     \$106     0.33%     \$327	\$55	36.67%
34 Globe Ind Co     24600     DE     \$127     0.39%     \$130       35 Atlantic Mut Ins Co     19895     NY     \$125     0.38%     \$108       36 Royal Ind Co     24678     DE     \$122     0.38%     \$97       37 Nationwide Mut Ins Co     23787     OH     \$115     0.35%     \$91       38 St Paul Guardian Ins Co     24775     MN     \$106     0.33%     \$327	\$14	12.05%
35 Atlantic Mut Ins Co         19895         NY         \$125         0.38%         \$108           36 Royal Ind Co         24678         DE         \$122         0.38%         \$97           37 Nationwide Mut Ins Co         23787         OH         \$115         0.35%         \$91           38 St Paul Guardian Ins Co         24775         MN         \$106         0.33%         \$327	\$213	164.14%
36 Royal Ind Co         24678         DE         \$122         0.38%         \$97           37 Nationwide Mut Ins Co         23787         OH         \$115         0.35%         \$91           38 St Paul Guardian Ins Co         24775         MN         \$106         0.33%         \$327	(\$13)	(11.75)%
37 Nationwide Mut Ins Co       23787 OH       \$115       0.35%       \$91         38 St Paul Guardian Ins Co       24775 MN       \$106       0.33%       \$327	\$454	467.05%
38 St Paul Guardian Ins Co 24775 MN \$106 0.33% \$327	\$61	67.39%
***	\$407	124.52%
39 Oregon Mut Ins Co 14907 OR \$105 0.32% \$122	(\$19)	(15.81)%
40 Travelers Property Cas Of Amer 25674 CT \$105 0.32% \$105	(\$178)	(170.10)%
All 160 Other Companies \$2,321 7.13% \$2,966	\$22,612	762.31%
Totals (Loss Ratio is average) \$32,559 100.00% \$31,737	\$62,179	195.92%

(1)Excluding all Loss Adjustment Expenses (LAE)